

**Information to identify the case:**

Debtor 1	<u>Marcia E. White</u>	Social Security number or ITIN	xxx-xx-9588
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-30157-JKS			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Marcia E. White

10/5/17

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Marcia E. White  
 Debtor

Case No. 16-30157-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 16

Date Rcvd: Oct 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2017.

db +Marcia E. White, 1640 Hillscresc Terrace, Union, NJ 07083-4380  
 cr +BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LI, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 516459577 +City of Newark, Division of Water, Billing Customer Service, 920 Broad Street,  
 Newark, NJ 07102-2660  
 516459576 +Lighting Brook Condominium Association, 552 Franklin Ave, Nutley, NJ 07110-1720  
 516459581 +Montclair Building Dept, 205 Claremont Ave, 2nd Fl, Montclair, NJ 07042-3401  
 516459582 New Jersey American Water, PO Box 371331, Pittsburgh, PA 15250-7331  
 516459578 +Sav-It Enterprises, 46 W Ferris St, East Brunswick, NJ 08816-2159  
 516459580 +State of New Jersey, Dept of Community Affairs, Bureau of Housing Inspection,  
 101 South Broad St, Trenton, NJ 08608-2401  
 516459583 Strategic Recovery Group, PO Box 52238, Idaho Falls, ID 83405-2238  
 516459572 +Wells Fargo Home Mortgage, PO Box 14597, Des Moines, IA 50306-3597  
 516459575 +Woodbridge Commons Association, 80 South Jefferson Road 2nd Fl, Whippany, NJ 07981-1056

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Oct 05 2017 22:55:03 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 05 2017 22:55:00 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516459574 EDI: BANKAMER.COM Oct 05 2017 22:33:00 Bank of America, PO Box 5170,  
 Simi Valley, CA 93062-5170  
 516459571 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 05 2017 22:55:32  
 Bayview Loan Servicing, 4425 Ponce De Leon, Coral Gables, FL 33146-1837  
 516459573 E-mail/Text: bankruptcy.bnc@ditech.com Oct 05 2017 22:54:42 Ditech, PO Box 6172,  
 Rapid City, SD 57709-6172

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516459579 ##+Delvin Foster, 1165 Clinton Ave, Apt 2, Irvington, NJ 07111-2044

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 07, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LIABILITY COMPANY nj.bkecf@fedphe.com  
 Charles G. Wohlrab on behalf of Creditor U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust 2006-WFHE3, Asset-Backed Pass-Through Certificates, Series 2006-WFHE3 cwohrlab@logs.com, njbankruptcyntifications@logs.com  
 Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Michael A. Artis on behalf of U.S. Trustee United States Trustee michael.a.artis@usdoj.gov  
 Nicholas J. Delzotti on behalf of Trustee Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com  
 Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com  
 United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7